

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:

JAMES ONEIL BEALE

Debtor(s)

Case No. 12-37076-KRH
Chapter 13

DEBTOR'S RESPONSE TO NOTICE OF DEFAULT

Now comes the Debtor (s) in this matter, by counsel, and as and for his Response to the Notice of Default by Union First Market Bank on 5/15/14, says as follows:

1. Debtor has cured the default of \$1,332.00 plus late charges..

WHEREFORE, Debtor respectfully moves the Court that relief not be granted pursuant to the Notice of Default.

Respectfully submitted:
JAMES ONEIL BEALE

BY: /s/ Jessica L. Fellows
Counsel

Jessica L. Fellows, VSB#82095
The America Law Group, Inc.
t/a The Debt Law Group
2800 N. Parham Road, Ste. 100
Henrico, VA 23294
(804)308-0051

Certificate of Service

I certify that on 5/29/14, I transmitted a true copy of the foregoing electronically through the Court's CM/ECF system to Jeremy Williams counsel for Union First Market Bank.

/s/ Jessica L. Fellows
Jessica L. Fellows